



IN THE UNITED STATES  
PATENT AND TRADEMARK OFFICE

PATENT APPLICATION

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Technology Center 2100

Applicant: Luis E. GUTIERREZ-SHERIS

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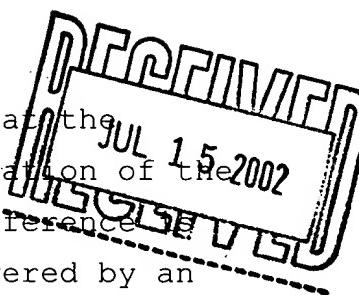
Title: MONEY-TRANSFER TECHNIQUES

COMMISSIONER FOR PATENTS  
Washington, D.C. 20231

S I R:

DISCLOSURE STATEMENT

The applicant respectfully requests that the following references be considered in the examination of the above-identified application. A copy of each reference is enclosed. If any of these references were uncovered by an international or foreign search as part of a counterpart application filed by the applicants, then a copy of the search report is also enclosed.



**United States Patents**

<u>Patent No.</u>	<u>Issued</u>	<u>Inventor</u>	<u>Class</u>
AA. 6,021,202	Feb. 1, 2000	Anderson et al	380/25
AB. 5,963,647	Oct. 5, 1999	Downing et al	380/24
AC. 5,650,604	Jul. 22, 1997	Marcous et al	235/379

**PCT International Publications**

<u>Publication No.</u>	<u>Date Published</u>
AD. 00/75889	Dec. 14, 2000
AE. 00/67220	Nov. 9, 2000
AF. 00/63809	Oct. 26, 2000
AG. 99/18549	Apr. 15, 1999

**REMARKS**

Under Rule 37 C.F.R. § 1.98(a) (effective March 16, 1992), the applicants submit that no specific comments are necessary for the above-cited English language references.

For the Examiner's convenience, the applicants have also enclosed a completed modified form PTO-SB/08A.

Lastly, in accordance with Rule 37 C.F.R. §§ 197.7(c) and 1.97(e)(1), the undersigned attorney certifies that each item of information contained in this information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to filing this statement. In this regard, the communication from the PCT Patent Office is dated June 25, 2002 and forwarded the PCT Search Report; a copy of this

communication and, as noted above, the search report is enclosed herewith.

Respectfully submitted,

July 1, 2002

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CERTIFICATE OF MAILING under 37 C.F.R. 1.8(a)

I hereby certify that this correspondence is being deposited on **July 2, 2002** with the United States Postal Service as first class mail, with sufficient postage, in an envelope addressed to the Commissioner for Patents, Washington, D.C. 20231.

Peter L. Michaelson  
Signature

30,090

Reg. No.

